Financial Aid Information
Veterinary Medical Students
2016-2017

Financial Aid Application Process

- Complete your 2015 federal income tax return and submit it electronically to the IRS.
- Go to [www.fafsa.gov](http://www.fafsa.gov) to complete the Free Application for Federal Student Aid (FAFSA). CSU’s school code is 001350 and CSU’s priority date to submit your FAFSA is March 1.
- To apply for a Health Professions Loan (HPL) complete the parental sections of the FAFSA with accurate information. A parental signature is not required. Your parental data is only used to calculate your eligibility for HPL.
- By completing the FAFSA, you will be considered for all types of government financial aid. Financial aid can only be awarded to U.S. citizens and permanent residents.

- **Important note:** You must have accepted CSU’s offer of admission before financial aid can be awarded to you. After you have accepted the offer of admission, financial aid will be awarded to fully meet your “estimated cost of attendance.”

Estimated Cost of Attendance for 9 Months (estimate based on 2015-2016)

<table>
<thead>
<tr>
<th></th>
<th>Colorado Sponsored</th>
<th>WICHE</th>
<th>Non-Sponsored</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees/Sponsor</td>
<td>$29,724</td>
<td>$29,724</td>
<td>$56,587</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,596</td>
<td>1,596</td>
<td>1,596</td>
</tr>
<tr>
<td>Living Allowance</td>
<td>9,604</td>
<td>9,604</td>
<td>9,604</td>
</tr>
<tr>
<td>Health Care Allowance</td>
<td>2,700</td>
<td>2,700</td>
<td>2,700</td>
</tr>
<tr>
<td>Personal</td>
<td>1,360</td>
<td>1,360</td>
<td>1,360</td>
</tr>
<tr>
<td>Transportation</td>
<td>674</td>
<td>1,374</td>
<td>1,374</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>380</td>
<td>380</td>
<td>1,280</td>
</tr>
<tr>
<td>Rabies Vaccine (1st yr)</td>
<td>676</td>
<td>676</td>
<td>676</td>
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<tr>
<td>TOTAL BUDGET</td>
<td>$46,714</td>
<td>$47,414</td>
<td>$75,177</td>
</tr>
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</table>

Includes estimated facilities use fee @ $20.75 per credit.
Types of Financial Aid and Maximum Amounts
(2015-2016 Direct Loan interest rates)

Grants
Colorado Graduate Grant ................................................................. Up to $2,000

Loans
Health Professions Loan - 5% interest* ......................................... Up to $10,000
Federal Direct Unsubsidized Loan
  2015-2016 loans – 5.84% fixed interest rate** ............................... Up to $40,500
Federal Direct Graduate PLUS Loan†
  2015-2016 loans – 6.84% fixed interest rate** ............................... Up to cost of attendance

*No interest while in school and during 1 year grace period after graduation
**Interest accrues while in school
†Requires approved credit check

Work-Study
Federal Work-Study........................................................................ $3,000
To request work-study, e-mail CSU Student Employment Services, by March 1, at studentemployment@colostate.edu. Eligible students can be awarded work-study if funds are available.

Scholarships
Scholarship information for veterinary medical students is available at http://csu-cvmbs.colostate.edu/students/Pages/scholarships-awards.aspx

For scholarships through Student Financial Services, complete the Colorado State University Scholarship Application (CSUSA), available on RAMweb from December 1 – March 1.

For more information on scholarships, go to sfs.colostate.edu, select “Types of Aid,” and then “Scholarships.”

Note: If you receive a scholarship, your loans may be reduced by the amount of the scholarship.

How to Meet Your Financial Aid Requirements

- New CSU students will be mailed a paper award notice and continuing students will be sent an e-mail when they have been awarded financial aid for 2016-2017.

- To view your awards and meet most financial aid requirements, go to ramweb.colostate.edu, select Financial Aid, and then the appropriate aid year.

Financial Aid Refunds

- If your total financial aid (except work-study) exceeds your total University expenses, you will have a credit balance that will be refunded to you.

- The preferred refund method is by direct deposit to your personal bank account. To sign up for direct deposit go to ramweb.colostate.edu and select direct deposit refund sign up. Each semester, the first batch of direct deposit refunds will be in personal bank accounts on Thursday before classes begin. If you do not sign up for direct deposit a refund check will be mailed to you. Checks are mailed on the 1st, 3rd, and 5th Fridays of each month.
Loan Deferment Information

Your previous student loans are deferred while you are enrolled at least half-time. CSU automatically sends enrollment information to the National Clearinghouse each semester. Many lenders (including Direct Loans) request enrollment verification information directly from the Clearinghouse.

An Enrollment Verification Certificate, which includes your current enrollment information, can be printed from RAMweb and mailed to your lender. This form is available early each semester.

Direct Loan Repayment Information

Additional information on loan repayment, including interactive calculators, is available at sfs.colostate.edu or studentloans.gov

The National Student Loan Data System (NSLDS) provides information on your total loans to date (does not include Health Professions Loan) and is available at www.nslds.ed.gov. You will need your Federal Student Aid ID (FSA ID) to access your personal data. You may create or edit your FSA ID at https://fsaid.ed.gov.

Health Professions Loan balances are available from CSU Student Loans, (970) 491-6467.

Direct Loan Repayment Options
- Standard – fixed monthly payments for a maximum of 10 years
- Extended – fixed monthly payments that are less than payments under the Standard Plan with the repayment period ranging from 12-30 years, depending on the total amount borrowed
- Graduated – monthly payments that increase every 2 years with the repayment period varying from 12-30 years, depending on the total amount borrowed
- Income Contingent – monthly payments that are based on a borrower’s annual income (AGI), family size, and total loan debt, and are spread over a term of up to 25 years
- Income Based Repayment – very similar to the Income Contingent Plan
- Borrowers can switch repayment plans at any time

Public Service Loan Forgiveness
- Students must be employed in certain “public service” jobs for 10 years and have been repaying their Direct Loan for 10 years. Check with your loan servicer for more information.
- After 10 years, the balance of the loan debt will be forgiven

How to Contact Student Financial Services

Web Sites
sfs.colostate.edu – Your Financial Aid Guide and the Student Financial Services Student Calendar, in addition to other helpful information, is available on our website.

ramweb.colostate.edu – Your financial aid awards and requirements, University student account billing information, and direct deposit refund sign up are available in RAMweb.

In-Person Assistance – Student Financial Services office in Centennial Hall

Telephone Assistance – (970) 491-6321

Email Assistance – financialaid@colostate.edu

Office Hours – 9:00 a.m. – 5:00 p.m. Monday - Friday